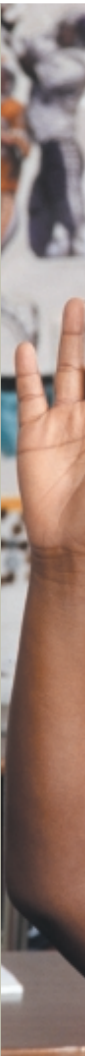




How can I get more information?

Students are strongly encouraged to visit their high school counselors or college financial aid offices for additional information on these and other programs. Students may also want to visit the following websites:

- ~ California Student Aid Commission (www.csac.ca.gov)
- ~ California Association of Student Financial Aid Administrators (www.casfaa.gov)
- ~ California Commission on Teacher Credentialing (www.ctc.ca.gov)
- ~ United States Department of Education (www.ed.gov)
- ~ California Center for Teaching Careers (www.calteach.com)
- ~ FAFSA on the Web (www.fafsa.ed.gov)
- ~ University of California (www.ucop.edu)
- ~ California State University (www.calstate.edu)
- ~ California Community Colleges (www.cccco.edu)
- ~ Association of Independent Colleges and Universities (www.aiccu.edu)



If I study to become a teacher, will I be able to get financial aid?

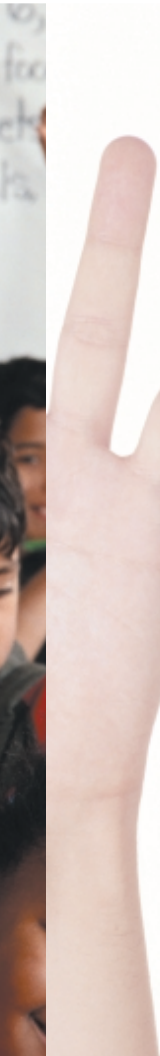
If you would like to pursue a career in teaching, there are a number of programs that can provide you with financial assistance. Most student aid is based upon the financial need of the student. This represents the difference between college costs and what the family can or is expected to pay. However, there are additional financial aid programs that are not based on need. So students are encouraged to apply for every available option.

How do I apply for financial aid?

It's easy. The process begins by filing a Free Application for Federal Student Aid, or FAFSA. FAFSA's may be obtained from high school counselors or college financial aid offices, or students may go on-line at www.fafsa.ed.gov. The information you provide will determine your eligibility for financial aid. Please check with your financial aid office to determine how to correctly complete the FAFSA questions to ensure your maximum consideration for all programs.

What financial aid resources are available?

To encourage students to enter the teaching profession, there are a variety of financial aid programs available. Although this brochure lists the major programs, it does not represent a comprehensive list. All students are strongly encouraged to contact their school's financial aid office for additional information. In addition, not all schools participate in every financial aid program, so students may be limited in their options.



Does California have a need for teachers?

Yes. Recent figures show that California will need to hire approximately 300,000 K–12 teachers over the next decade. This is a unique opportunity for students interested in teaching, which is arguably the most rewarding career a student can pursue.

How do I become a teacher?

To better understand the process for becoming a credentialed teacher and information on teacher preparation programs, students are strongly encouraged to contact the California Center for Teaching Careers (CalTeach) at www.calteach.com and the California Commission on Teacher Credentialing at www.ctc.ca.gov.



The mission of the California Student Aid Commission is making education beyond high school financially accessible to all Californians.

This brochure was developed jointly by CASFAA and CSAC and may be reproduced or placed on your website.

casfaa

The mission of the California Association of Student Financial Aid Administrators is to promote student financial aid and educational opportunities through advocacy and to provide personal and professional development and services to its members.



teach

make

a
difference



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you can

make

a
difference

PELL Grant Program

Pell Grants are awarded to qualified undergraduates and eligible teacher credential candidates with high financial need and can be used for tuition, fees, and living expenses. Students do not need to repay a Pell Grant. Students filing the FAFSA are automatically considered for a Pell Grant.

Cal Grant Program

The Cal Grant Program is a state-funded educational opportunity grant program administered by the California Student Aid Commission (CSAC) to assist students in paying for a college education. These awards, which are based on both financial need and achievement of specified grade point averages (3.0 for Cal Grant A and 2.0 for Cal Grant B), do not need to be repaid by the student. As a result of recent state legislation, the existing Cal Grant Program has been expanded and additional grants have been made available.

- ~ **Cal Grant A Entitlement Award** — This award provides grant funds to help pay tuition/fees for California residents at qualifying for-credit institutional programs of not less than two academic years. These awards are guaranteed for those students who meet the program eligibility criteria.

- ~ **Cal Grant B Entitlement Award** — This award provides grant funds for access costs for low-income students in an amount not to exceed \$1,551. The funds are to be used to pay living expenses and expenses related to transportation, supplies and books. Beginning with the second year of Cal Grant B benefits, Cal Grant B also helps pay for tuition/fees for California residents attending qualifying institutions offering a baccalaureate degree. This award is guaranteed for those students who meet the program eligibility criteria.

- ~ **California Community College Transfer Entitlement Award** — This award is offered to California Community College students who were not awarded Cal Grant As or Bs within a year of graduating from high school, but meet certain requirements at the time of transfer from California Community College to a qualifying institution offering a baccalaureate degree. This award is guaranteed for those students who meet the program eligibility criteria.

- ~ **Competitive Cal Grant A and B Award** — These are to be used for the same purposes as the Cal Grant A and B Entitlement award, except that they are not guaranteed. The awards are made on a competitive basis to those students who did not receive an entitlement award and are intended for students from low- and middle-income families.

- ~ **Cal Grant T Award** — This award is for teacher credential candidates who have a baccalaureate degree and plan to attend a teacher credential program. The award is to be used only for tuition/fees for a maximum of one academic year of full-time attendance. As a condition of receiving a Cal Grant T award, a recipient must teach for one year at a low-performing public school for each \$2,000 of award money received, for a maximum of four years. The recipients who do not meet the teaching obligation must repay the award.

- ~ **Fifth Year Benefits Award** — This award provides an additional year of grant assistance for Cal Grant recipients who are enrolled in teaching credential programs.



Governor's Teaching Fellowship Program

This post-baccalaureate, merit-based program is designed for students preparing to teach in low-performing schools in California for four years. These fellowships provide \$20,000 to help pay education and living expenses while students are enrolled in a full-time, qualifying teacher education program.

State Work-Study Teaching Intern Program (TIP)

This program is designed for students who are not ready for a teaching credential program but who may be interested in teaching. The program places students in positions where they tutor K–12 students and allows students to earn money to help defray their educational expenses.

Federal Loans for Students and Parents

The federal government provides low-interest loans for higher education. These loans may be offered through the Federal Family Loan (FFEL) program or the Federal Direct Loan program. FFEL loans are made by banks, savings and loans, and credit unions, insured by the federal government, and guaranteed by guaranty agencies. Direct loans are made by the federal government. Whether students borrow under the FFEL or the Direct Loan Program depends on which program their college offers.

- ~ **FFEL and Direct Subsidized Stafford Loan** — This loan is based on the financial need of the student. The federal government pays the interest on the loan while the student attends school. The student is required to begin repaying the loan six months after graduating, leaving school, or dropping below half-time enrollment status.

- ~ **FFEL and Direct Unsubsidized Stafford Loan** — This loan allows middle- and higher-income students to borrow money for education costs. The interest begins to accrue immediately, but the student may defer the interest until graduation. The student is required to begin repaying the loan six months after graduating, leaving school, or dropping below half-time enrollment status.

- ~ **FFEL and Direct Plus Loans** — This loan is for parents to help pay for their dependent's college costs. The interest for this loan begins to accrue immediately and repayment begins within 60 days after last disbursement for the school year.



Loan Assumption Programs

There are several programs that assume student loans. These programs require students to provide teaching service in a designated subject area or at a designated site in exchange for the assumption of loan debt.

- ~ **Assumption Program of Loans for Education (APLE)** — This loan assumption program is for students pursuing an initial teaching credential who agree to teach in a designated subject shortage

area or schools with high populations of low-income students. The program will assume up to \$11,000 in loan debts. Those who teach in low-performing schools and teach math, science or special education for four years can receive up to \$8,000 in additional program benefits.

- ~ **Graduate Assumption Program of Loans for Education** — This loan assumption program is for students who are pursuing a recognized graduate degree and intend to become college-level faculty. Students can be awarded up to \$2,000 per year in loan assumption benefits for up to three years of teaching service at an accredited California college or university.

Federal Loan Forgiveness for Teachers

This program allows certain teachers to have a portion of their FFEL and Direct Subsidized loans, FFEL and Direct Unsubsidized loans, and certain other loans forgiven in exchange for teaching service in qualified low-income schools. The current program will forgive up to \$5,000 of the outstanding loan amount that remains after completion of the fifth year of teaching.

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